

What I/We claim is:

1. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, and entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals;

- if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased into the one of the cashier's terminals;

- determining a total amount of money due as a result of the invoice transaction and the other transaction;

- tendering payment for the amount due;

- creating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- transmitting the transaction log from the POS controller to a processing server;

- stripping the invoice transaction record from the transmitted transaction log; and

- transmitting the stripped invoice transaction record from the intermediate server to a central server, wherein the central server determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, and instructs the central station to forward payment to the biller.

2. The method of claim 1 wherein the central server generates a notification to the biller indicating the amount paid by the billee towards the invoice.

3. The method of claim 1 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

4. The method of claim 1 wherein the invoice transaction includes an addition of a service fee to the amount of money to be paid towards the invoice.

5. The method of claim 4 wherein the central server instructs the central station to pay a third-party an amount of the service fee.

6. The method of claim 5 wherein the processing server is operated by the third party.

7. The method of claim 5 wherein the central server is operated by the third party.

8. The method of claim 1 wherein the data identifying the biller is entered as a product look-up code (PLC).

9. The method of claim 8 wherein the PLC is entered by key pad.

10. The method of claim 1 wherein the data identifying the biller is entered as a UPC code.

11. The method of claim 10, wherein the UPC code is entered by a bar code reader.

12. The method of claim 1 wherein the transaction log is transmitted to the processing server on a daily basis.

13. The method of claim 12 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

14. The method of claim 1 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

15. The method of claim 1 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

16. The method of claim 1 wherein the organization is a grocery store chain.

17. The method of claim 1 wherein the each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

18. The method of claim 1 including generating a receipt for the billee of the invoice transaction and the other transaction.

19. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- if an other item is to be purchased, conducting an other transaction by entering data into the one of the cashier's terminals identifying the other item to be purchased;

- determining a total amount of money due as a result of the invoice transaction and the other transaction;

- tendering payment for the amount due;

- creating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a third-party processing server and central server;

- transmitting the transaction log from the POS controller to the processing server;

- stripping the invoice transaction record from the transmitted transaction log; and

- transmitting the stripped invoice transaction record from the processing server to the central server; wherein the central server determines, from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third party an amount of the service fee.

20. The method of claim 19 wherein the central server notifies the biller of the payment by the billee towards the invoice.

21. The method of claim 19 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

22. The method of claim 19 wherein the data identifying the biller is entered as a product look-up code (PLC).

23. The method of claim 22 wherein the PLC is entered by key pad.

24. The method of claim 19 wherein the data identifying the biller is entered as a UPC code.

25. The method of claim 24 wherein the UPC code is entered by a bar code reader.

26. The method of claim 19 wherein the transaction log is transmitted to the processing server on a daily basis.

27. The method of claim 26 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

28. The method of claim 19 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

29. The method of claim 19 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

30. The method of claim 19 wherein the organization a grocery store chain.

31. The method of claim 19 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

32. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased into the one of the cashier's terminals;

- determining a total amount of money due as a result of the invoice transaction and the other transaction;

- tendering payment for the amount due;

- generating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a third-party processing system; and

- transmitting the transaction log from the POS controller to the third-party processing system, wherein the third-party processing system strips the invoice transaction record from the transmitted transaction log, determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third-party an amount of the service fee.

33. The method of claim 32 wherein the third-party processing system includes a central server and a plurality of processing servers, one of the processing servers associated with a respective one of each of the outlets.

34. The method of claim 33, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

35. The method of claim 32 wherein the third-party processing system notifies the biller of the amount paid by the billee towards the invoice.

36. The method of claim 32 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the third-party processing system.

37. The method of claim 36 wherein the third-party server instructs the central station to pay the third-party an amount of the service fee.

38. The method of claim 37 including paying the third party the amount of the service fee to be paid to the third party.

39. The method of claim 32 wherein the transaction log is transmitted to the third-party server on a daily basis.

40. The method of claim 32 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

41. The method of claim 32 wherein the stripped invoice transaction record is transmitted from the intermediate server to the central server by a direct modem connection.

42. The method of claim 32 wherein the stripped invoice transaction record is transmitted from the intermediate server to the central server by an internet connection.

43. The method of claim 32 wherein the organization is a grocery store chain.

44. The method of claim 32 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

45. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased in to the one of the cashier's terminals;

- determining a total amount of money due as a result of the invoice transaction and the other transaction;

- tendering payment for the amount due;

- generating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a processing system; and

- transmitting the transaction log from the POS controller to the processing system, wherein the processing system strips the invoice transaction record from the transmitted transaction log, and determines from the transmitted, stripped invoice transaction record, an amount of payment due to the biller.



46. The method of claim 45 wherein the processing system includes a central server and a plurality of intermediate servers, one of the processing servers associated with a respective one of each of the outlets.

47. The method of claim 46, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

48. The method of claim 45 wherein the processing system instructs the central station to pay the biller the amount paid by the billee towards the invoice.

49. The method of claim 45 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the server.

50. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a plurality of cashier's terminal, each of the cashier's terminals of a respective outlet coupled to a respective point-of-sale (POS) controller, a method of permitting a plurality of billetes to pay respective invoices issued by any of a plurality of billers at any one of the cashier's terminals, the method comprising:

for each billee, conducting an invoice transaction at one of the cashier's terminals by entering data identifying the respective biller and the respective billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the respective billee towards the respective invoice into the respective one of the cashier's terminals, and adding a service fee to the amount to be paid by the respective billee towards the respective invoice;

for each billee, if an other item is to be purchased, conducting a respective other transaction by entering respective data identifying respective other item to be purchased into the respective one of the cashier's terminals;

for each billee, determining a respective total amount of money due as a result of the respective invoice transaction and the respective other transaction;

each billee, tendering a respective payment for the respective amount due;

generating respective electronic transaction logs, each including a respective invoice transaction record of the respective invoice transaction;

flagging the respective invoice transaction record in the transaction logs;

providing a processing system; and

transmitting each of the transaction log from the respective POS controller to the processing system, wherein the processing system strips the respective invoice transaction records from the respective transmitted transaction logs, and generates from the transmitted, stripped invoice transaction records, instructions indicating the amount of payment due from each of the billetes to the respective ones of the billers.

51. The method of claim 50 wherein the processing system includes a central server and a plurality of processing servers, each of the processing servers associated with a respective one of the outlets.

52. The method of claim 51, wherein each of the processing servers strips the invoice transaction record from the respective transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

53. The method of claim 51 wherein the central server notifies the respective billers of the amount to be paid by the respective billers towards the respective invoices.

54. The method of claim 50, wherein the processing system is operated by a party other than the organization.

55. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, and entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals;

- determining a total amount of money due including an amount due as a result of the invoice transaction;

- tendering payment for the total amount of money due;

- creating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- transmitting the transaction log from the POS controller to a processing server;

- stripping the invoice transaction record from the transmitted transaction log; and

- transmitting the stripped invoice transaction record from the intermediate server to a central server, wherein the central server determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, and instructs the central station to forward payment to the biller.

56. The method of claim 55 wherein the central server generates a notification to the biller indicating the amount paid by the billee towards the invoice.

57. The method of claim 55 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

58. The method of claim 55 wherein the invoice transaction includes an addition of a service fee to the amount of money to be paid towards the invoice.

59. The method of claim 58 wherein the central server instructs the central station to pay a third-party an amount of the service fee.

60. The method of claim 59 wherein the processing server is operated by the third party.

61. The method of claim 59 wherein the central server is operated by the third party.

62. The method of claim 55 wherein the transaction log is transmitted to the processing server on a daily basis.

63. The method of claim 62 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

64. The method of claim 63 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

65. The method of claim 64 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

66. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- determining a total amount of money due including an amount due as a result of the invoice transaction;

- tendering payment for the amount of money due;

- creating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a third-party processing server and central server;

- transmitting the transaction log from the POS controller to the processing server;

- stripping the invoice transaction record from the transmitted transaction log; and

- transmitting the stripped invoice transaction record from the processing server to the central server; wherein the central server determines, from the transmitted, stripped invoice transaction record, the amount of payment due to the biller,

- instructing the central station to forward payment to the biller, and

- instructing the central station to pay the third party an amount of the service fee.

67. The method of claim 66 wherein the central server notifies the biller of the payment by the billee towards the invoice.

68. The method of claim 66 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

69. The method of claim 66 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

70. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- determining a total amount of money including an amount due as a result of the invoice transaction;

- tendering payment for the amount of money due;

- generating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a third-party processing system; and

- transmitting the transaction log from the POS controller to the third-party processing system, wherein the third-party processing system strips the invoice transaction record from the transmitted transaction log, determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third-party an amount of the service fee.

71. The method of claim 70 wherein the third-party processing system includes a central server and a plurality of processing servers, one of the processing servers associated with a respective one of each of the outlets.

72. The method of claim 71, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.



73. The method of claim 70 wherein the third-party processing system notifies the biller of the amount paid by the billee towards the invoice.

74. The method of claim 70 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the third-party processing system.

75. The method of claim 74 wherein the third-party server instructs the central station to pay the third-party an amount of the service fee.

76. The method of claim 75 including paying the third party the amount of the service fee to be paid to the third party.

77. The method of claim 70 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

78. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- determining a total amount of money due including an amount due as a result of the invoice transaction;

- tendering payment for the amount due;

- generating an electronic transaction log including an invoice transaction record of the invoice transaction;

- flagging the invoice transaction record;

- providing a processing system; and

- transmitting the transaction log from the POS controller to the processing system, wherein the processing system strips the invoice transaction record from the transmitted transaction log, and determines from the transmitted, stripped invoice transaction record, an amount of payment due to the biller.

79. The method of claim 78 wherein the processing system includes a central server and a plurality of intermediate servers, one of the processing servers associated with a respective one of each of the outlets..

80. The method of claim 79, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

81. The method of claim 78 wherein the processing system instructs the central station to pay the biller the amount paid by the billee towards the invoice.

82. The method of claim 78 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the server.

83. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

- conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

- if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased in to the one of the cashier's terminals;

- determining a total amount of money due as a result of the invoice transaction and the other transaction;

- tendering payment for the amount due;

- generating an electronic transaction log including an invoice transaction record of the invoice transaction;

- stripping the invoice transaction record from the transaction log, and determining from the transmitted, stripped invoice transaction record, an amount of payment due to the biller; and

- transmitting an electronic message to the central station instructing the central station to pay the biller the amount due.

84. The method of claim 83 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record.